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File 347:JAPIO Nov 1976-2004/Apr(Updated 040802)
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File 348:EUROPEAN PATENTS 1978-2004/Aug W02
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File 349:PCT FULLTEXT 1979-2002/UB=20040805,UT=20040729
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(c) 2004 The New York Times

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File 73:EMBASE 1974-2004/Aug W2
(c) 2004 Elsevier Science B.V.

File 155:MEDLINE(R) 1951-2004/Aug W2
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File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
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File 169:Insurance Periodicals 1984-1999/Nov 15
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File 9:Business & Industry(R) Jul/1994-2004/Aug 12
(c) 2004 The Gale Group

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File 16:Gale Group PROMT(R) 1990-2004/Aug 13
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File 20:Dialog Global Reporter 1997-2004/Aug 13
(c) 2004 The Dialog Corp.

File 148:Gale Group Trade & Industry DB 1976-2004/Aug 13
(c)2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
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File 275:Gale Group Computer DB(TM) 1983-2004/Aug 13
(c) 2004 The Gale Group

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(c) 2004 Financial Times Ltd

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 File 636:Gale Group Newsletter DB(TM) 1987-2004/Aug 13
 (c) 2004 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
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 (c) 1999 PR Newswire Association Inc
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 File 444:New England Journal of Med. 1985-2004/Aug W3
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 File 637:Journal of Commerce 1986-2004/Aug 10
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 File 13:BAMP 2004/Aug W1
 (c) 2004 The Gale Group
 File 75:TGG Management Contents(R) 86-2004/Aug W1
 (c) 2004 The Gale Group

Set	Items	Description
S1	9	AU='SHOLEM S':AU='SHOLEM SL'
S2	0	AU='SHOLEM, S'
S3	0	AU='SHOLEM, STEVEN'
S4	9	S1 OR S2 OR S3
S5	0	S4 FROM 347,348,349,350,371
S6	9	S4 NOT PY>2000
S7	9	S6 NOT PD=20000902:20040930
S8	3	RD (unique items)

considered all

8/3,K/1 (Item 1 from file: 5)
DIALOG(R)File 5:BIOSIS Previews(R)
(c) 2004 BIOSIS. All rts. reserv.

0001837584 BIOSIS NO.: 197661003723
**A NEW METHOD FOR DETERMINATION OF URINARY TRYPTOPHAN METABOLITES IN BLADDER
CARCINOMA**

AUTHOR: ROMAS N A; IONASCU L; **SHOLEM S** ; IONESCU G; VEENEMA R J
JOURNAL: Journal of Urology 114 (2): p223-225 1975
ISSN: 0022-5347
DOCUMENT TYPE: Article
RECORD TYPE: Citation
LANGUAGE: Unspecified

...AUTHOR: **SHOLEM S**

8/3,K/2 (Item 1 from file: 73)
DIALOG(R)File 73:EMBASE
(c) 2004 Elsevier Science B.V. All rts. reserv.

00366912 EMBASE No: 1975139287
**Management of the urethral diverticulum in women: a modified operative
technique**

Sholem S.L. ; Wechsler M.; Roberts M.
Squier Urol. Clin.Columbia Presbyterian Med. Cent.New YorkN.Y. United
States
Journal of Urology (J. UROL.) 1974, 112/4 (485-486)
CODEN: JOURA
DOCUMENT TYPE: Journal
LANGUAGE: ENGLISH

Sholem S.L. ; Wechsler M.; Roberts M.

8/3,K/3 (Item 1 from file: 155)
DIALOG(R)File 155:MEDLINE(R)
(c) format only 2004 The Dialog Corp. All rts. reserv.

03790472 PMID: 4830890
**Further experience with loop cutaneous ureterostomy to save badly damaged
kidneys.**

Sholem S L ; Lattimer J K; Uson A C
Journal of urology (UNITED STATES) Jun 1974, 111 (6) p827-9, ISSN
0022-5347 Journal Code: 0376374
Document type: Journal Article
Languages: ENGLISH
Main Citation Owner: NLM
Record type: Completed

Sholem S L ; Lattimer J K; Uson A C

?show files;ds
 File 347:JAPIO Nov 1976-2004/Apr(Updated 040802)
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 File 350:Derwent WPIX 1963-2004/UD,UM &UP=200451
 (c) 2004 Thomson Derwent
 File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	27927	PPO OR HMO OR TPP OR (HEALTH())MAINTENANCE OR PREFERRED()PR- OVIDER)()ORGANI?ATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	2717484	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK()- GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERF- ORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PREC- EDENT? ? OR FORMER??
S3	1280378	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	690	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESO- LV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR A- MEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN??? (2W)ARO- UND OR SETTLE???)
S5	1786	NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
S6	871280	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EX- PECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPT- IVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POT- ENTIAL OR ANTICIPAT???
S7	385720	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFE- RER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPER- ATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	460356	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)E- NHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATI- VE OR BANKABLE
S9	157958	S2(S) (S3 OR S4)
S10	195	S1(10N) (S5 OR S9)
S11	2790	S6(5N)S7
S12	0	S11(S)S8(S)S10
S13	0	S8 AND S10 AND S11
S14	243383	S2 AND (S3 OR S4)
S15	704	S1(S) (S5 OR S14)
S16	4567	S6(10N)S7
S17	1	S16 AND S8 AND S15
S18	82	S8(S)S16
S19	102	S3 AND S4
S20	1888	S5 OR S19
S21	0	S18 AND S20
S22	6	S1 AND S2 AND (S3 OR S4) AND S6 AND S7 AND S8
S23	12	S1(S)S2(S)S7(S)S8
S24	288912	IC=G06F-017?
S25	9	S23 AND S24
S26	17	S22 OR S23
S27	17	IDPAT (sorted in duplicate/non-duplicate order)
S28	17	IDPAT (primary/non-duplicate records only)

considered all

28/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014929065 **Image available**

WPI Acc No: 2002-749774/200281

Related WPI Acc No: 2002-105735; 2002-257094; 2002-257121; 2003-028628

XRPX Acc No: N02-590452

Medical information searching method for physician reference and
diagnosis, insurance policy claims adjusting, involves de-identifying
then transmitting response to request in response to query

Patent Assignee: DICK R S (DICK-I)

Inventor: DICK R S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020111833	A1	20020815	US 2000596810	A	20000619	200281 B
			US 200257337	A	20020123	

Priority Applications (No Type Date): US 200257337 A 20020123; US
2000596810 A 20000619

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020111833	A1	11	G06F-017/60	CIP of application	US 2000596810

Abstract (Basic):

... medical, pharmaceutical information relating to physical and
mental health diagnoses and remedies such as physician **patient**
records, clinical information **records** and prescription drug **records**
and clinical information including laboratory testing, ambulatory,
home health and long-term care among other...

...information for physician reference and diagnosis, medical research,
medical training, underwriting and claims adjusting of **insurance**
policies related to life, health, disability, **income**, long-term care,
casualty and re- **insurance** for healthy care providers and
professionals, **insurance** agencies, emergency medical technicians,
medical information repository such as pharmacy benefit managers
(PBMs), pharmacies and...

28/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014743335 **Image available**

WPI Acc No: 2002-564040/200260

Financial service system using internet

Patent Assignee: IMONICS INC (IMON-N)

Inventor: KIM J H; OH S H; PARK J C; PARK Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002016155	A	20020304	KR 200049315	A	20000824	200260 B

Priority Applications (No Type Date): KR 200049315 A 20000824

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002016155	A	1	G06F-017/60		

Abstract (Basic):

... server(2) operated by a service provider having a real account
in a bank, many **clients** (4) provided to the individuals registered as
members, and a user database(10) operated by...

...and stored with the personal information of the members and the

information including a transaction **history** . The members deposit money in the joint savings account. The total money is operated by cooperative buying, investment in stocks or mutual funds via the joint account managing server. The **profits** and shares of financial operation are distributed to the members. The joint account managing server...

...such on-line and off-line services as a consultation on cooperative investment, accounts, group **insurance** , a message for personal relations among members, and an event...

28/3,K/10 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

013778038 **Image available**
WPI Acc No: 2001-262249/200127
XRPX Acc No: N01-187603

Accounting assisting program for dentistry hospital, maintains income, expenditure in separate tables and displays the computed total income, expenditure and balance for each year

Patent Assignee: NIWA T (NIWA-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001052059	A	20010223	JP 99224147	A	19990806	200127 B

Priority Applications (No Type Date): JP 99224147 A 19990806

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2001052059 A 6 G06F-017/60

Abstract (Basic):

... The **patient** 's name, treatment expense classified according to type of **insurance** , are input into treatment expense input table (1). Total **income** and expenditure are input into **income** and expenditure input tables (2,3) respectively. The recording tables **record income** and expenditure of each day for a year. The sum total **income** , expenditure and balance for each year is computed and displayed.

28/3,K/11 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013484161 **Image available**
WPI Acc No: 2000-656104/200063
XRPX Acc No: N00-486406

Medical management system connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Patent Assignee: WEITZ D J (WEIT-I); WEITZ S R (WEIT-I)
Inventor: WEITZ D J; WEITZ S R
Number of Countries: 090 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200057264	A1	20000928	WO 2000US7773	A	20000322	200063 B
AU 200040243	A	20001009	AU 200040243	A	20000322	200103

Priority Applications (No Type Date): US 99406992 A 19990928; US 99125428 P 19990322

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes

WO 200057264 A1 E 98 G06F-003/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200040243 A G06F-003/00 Based on patent WO 200057264

... connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Abstract (Basic):

... Database of insurer requirements has information on pre-certification patient co-payments, payment schedules, and codes for diagnoses and procedures. Logic units enter information about patient encounter, information identifying patient 's insurance coverage and for producing documentation regarding patient encounter customized to the insurer requirement of patient 's insurance coverage respectively.

... The logic for entering patient information is adapted to receive patient information selected from group containing background patient information, insurer information, present illness history , past medical history , social history , family history , medications, allergies, physical examination, and diagnostic studies. An INDEPENDENT CLAIM is also included for automated...

...Medical management system connected to Internet for facilitating entry of patient data and management of medical practice by health care providers...

...By monitoring billing outcomes, it is possible to detect changes in insurer reimbursement practices and modify the system's billing documentation to improve health care provider reimbursement outcomes. Use of the management system by the health providers, provides valuable feedback data for continuously improving the performance of system. The system is periodically updated in response to changes in reimbursement requirements by various insurers , and this central updating of the system reduces number of denied reimbursement requests due to...

...from the higher percentage of imburshed services and substantially lower frequency of reimbursement denials. The patients can enter data into system by themselves when they are outside the health care provider's office by accessing the system over the Internet, this reduces amount of time the patient has to spend in waiting room and reduces workload of health care provider staff...

...The figure shows example of algorithm for determining possible diagnoses...

...Title Terms: PATIENT ;

28/3,K/16 (Item 16 from file: 347)

DIALOG(R)File 347:JAPIO

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06490745 **Image available**

MEDICAL FEE COLLECTING AMOUNT CALCULATING DEVICE

PUB. NO.: 2000-076326 [JP 2000076326 A]

PUBLISHED: March 14, 2000 (20000314)

INVENTOR(s): ITOU YACHIYO

APPLICANT(s): SANYO ELECTRIC CO LTD

APPL. NO.: 10-246090 [JP 98246090]
FILED: August 31, 1998 (19980831)

ABSTRACT

... SOLVED: To speedily calculate an amount to be collected by executing processing for calculating a **patient**'s paying amount on a day of coming to a hospital based on the paying contents of a medical service system which a **patient** belongs to and a time of collecting at a receptionist counter in order from the medical service system of higher **priority**.

SOLUTION: This device is formed of a control part 10 executing processing according to a...

... a display 14, etc., displaying kinds of information. In constitution like this, the medical treatment **record** of the day of a **patient** file is read to **gain** a corresponding **insurance** point from an **insurance** point database. Next, a medical system registered in the **patient** file is read to decide a **priority** order in the read medical system based on the **priority** between respective read medical systems. Processing of calculating the **patient** paying amount in the order of this **priority** order to calculate the **patient** paying amount in the case of applying a medical system whose read **priority** order is the lowest.

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28/3,K/17 (Item 17 from file: 347)
DIALOG(R)File 347:JAPIO
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05667560 **Image available**
MANAGING METHOD FOR INSURANCE INFORMATION IN COMPUTER FOR MEDICAL EXPENSE
CALCULATION WORK

PUB. NO.: 09-282360 [JP 9282360 A]
PUBLISHED: October 31, 1997 (19971031)
INVENTOR(s): TAKAHASHI YUICHI
FUJISHIGE NOBUYUKI
MANDA MASAMITSU
YOSHITSURU HIROBUMI
APPLICANT(s): SANYO ELECTRIC CO LTD [000188] (A Japanese Company or
Corporation), JP (Japan)
APPL. NO.: 08-089543 [JP 9689543]
FILED: April 11, 1996 (19960411)

ABSTRACT

... medical expense calculation work has a magnetic storage device 5, in which there are a **patient** headstone file 8 containing the **insurance** information for every **patient** and a **patient** clinical consultation file 9 containing medical treatments for the **patients** together with date and time data. When there is alteration of the **insurance** information, the **patient** headstone file 8 has two pieces of **insurance** information **before** and after the alteration period. To issue a medical **return** detailed statement, data and time data on each treatment are read out, it is judged whether the data and time are **before** and after the alteration, and one adequate **insurance** information between two pieces is selected and used.

28/AN,AZ,TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016289831
Patient positioning system for use in vascular application e.g. emergency situation, venous access, and carbon dioxide studies; has longitudinal subsystem for moving patient positioning surface in longitudinal direction
Local Applications (No Type Date): US 200265866 A 20021126; JP 2003393335 A 20031125; DE 12003052646 A 20031111
Priority Applications (No Type Date): US 200265866 A 20021126

28/AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015006756
Standard transportation excellent maintenance solution providing system for transportation industries, executes prescribed function corresponding to character range updating function to generate solution to defined problem
Local Applications (No Type Date): US 2001268572 P 20010215; US 200296575 A 20020314
Priority Applications (No Type Date): US 2001268572 P 20010215; US 200296575 A 20020314

28/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014929065
Medical information searching method for physician reference and diagnosis, insurance policy claims adjusting, involves de-identifying then transmitting response to request in response to query
Local Applications (No Type Date): US 2000596810 A 20000619; US 200257337 A 20020123
Priority Applications (No Type Date): US 200257337 A 20020123; US 2000596810 A 20000619

28/AN,AZ,TI/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014837332
Demand-based trading method through Internet, involves allocating equal payment to each state in response to identification of state occurred on fulfillment of all criteria and total and relative number of value units invested
Local Applications (No Type Date): WO 2002US7480 A 20020311; EP 2002753612 A 20020311; WO 2002US7480 A 20020311; KR 2003711995 A 20030915; AU 2002306697 A 20020311
Priority Applications (No Type Date): US 2001809025 A 20010316

28/AN,AZ,TI/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014743335
Financial service system using internet
Local Applications (No Type Date): KR 200049315 A 20000824
Priority Applications (No Type Date): KR 200049315 A 20000824

28/AN,AZ,TI/6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014375123

Evaluating /improving/optimizing the treatment of chronic illness and conditions in humans and animals comprises using data obtained from individual randomized, crossover, parallel, open-label, single- or double-blind studies

Local Applications (No Type Date): WO 2001US17700 A 20010601; US 2000218994 P 20000717; US 2001872506 A 20010601; US 2001872430 A 20010601; AU 200175095 A 20010601

Priority Applications (No Type Date): US 2000218994 P 20000717; US 2001872506 A 20010601; US 2001872430 A 20010601

28/AN,AZ,TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014334070

Recording a cell sample data for diagnosis of cell characteristics including immunophenotype, DNA ploidy such as those related to cancer, by using a laser scanning cytometer with a digital camera

Local Applications (No Type Date): WO 2001US21141 A 20010703; AU 200171794 A 20010703; US 2000610042 A 20000705

Priority Applications (No Type Date): US 2000610042 A 20000705

28/AN,AZ,TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014283658

Managing on-line mart at off-line

Local Applications (No Type Date): KR 200134051 A 20010612

Priority Applications (No Type Date): KR 200134051 A 20010612

28/AN,AZ,TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013851554

Tissue depository for repairing damaged tissue, comprises a number of samples comprising different tissues for same or different people, stored in a cryogenic storage container

Local Applications (No Type Date): WO 2000IL713 A 20001102; AU 200111731 A 20001102

Priority Applications (No Type Date): IL 132731 A 19991103

28/AN,AZ,TI/10 (Item 10 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013778038

Accounting assisting program for dentistry hospital, maintains income, expenditure in separate tables and displays the computed total income, expenditure and balance for each year

Local Applications (No Type Date): JP 99224147 A 19990806

Priority Applications (No Type Date): JP 99224147 A 19990806

28/AN,AZ,TI/11 (Item 11 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013484161

Medical management system connected to Internet, has logic units to enter preset information and to produce documentation on patient encounter customized to insurer requirements of patient 's insurance coverage

Local Applications (No Type Date): WO 2000US7773 A 20000322; AU 200040243 A 20000322
Priority Applications (No Type Date): US 99406992 A 19990928; US 99125428 P 19990322

28/AN,AZ,TI/12 (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012977933
Diagnostic assay for determining hepatocellular injury in a human patient caused by e.g. allograft rejection in a liver transplant recipient comprises measuring the amount of fructose-1,6-bisphosphatase in serum
Local Applications (No Type Date): GB 9818569 A 19980827; WO 99EP6216 A 19990825; EP 99968249 A 19990825; WO 99EP6216 A 19990825; WO 99EP6216 A 19990825; JP 2000567736 A 19990825; GB 9818569 A 19980827
Priority Applications (No Type Date): GB 9818569 A 19980827

28/AN,AZ,TI/13 (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012944111
Computer implemented retirement planning graphical report generation system
Local Applications (No Type Date): US 96709914 A 19960909
Priority Applications (No Type Date): US 96709914 A 19960909

28/AN,AZ,TI/14 (Item 14 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07139340
METHOD FOR TRANSACTION OF INTERNET CULTURAL PUBLICALLY SUBSCRIBED BOND FOR CULTURE AND ART ACTIVITY PRODUCTION FUND INVESTMENT PUBLIC OFFERING.
APPL. NO.: 2000-360686 [JP 2000360686]
PRIORITY: 00 200031091 [KR 200031091], KR (Korea) Republic of, June 07, 2000 (20000607)
00 200052325 [KR 200052325], KR (Korea) Republic of, September 05, 2000 (20000905)

28/AN,AZ,TI/15 (Item 15 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

06927559
LOCAL ELECTRONIC MEDICAL RECORD SYSTEM AND RECORDING MEDIUM WITH RECORDED PROGRAM
APPL. NO.: 11-339694 [JP 99339694]

28/AN,AZ,TI/16 (Item 16 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

06490745
MEDICAL FEE COLLECTING AMOUNT CALCULATING DEVICE
APPL. NO.: 10-246090 [JP 98246090]

28/AN,AZ,TI/17 (Item 17 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05667560

MANAGING METHOD FOR INSURANCE INFORMATION IN COMPUTER FOR MEDICAL EXPENSE
CALCULATION WORK

APPL. NO.: 08-089543 [JP 9689543]

?show files;ds

File 348:EUROPEAN PATENTS 1978-2004/Aug W02

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040805,UT=20040729

(c) 2004 WIPO/Univentio

Set	Items	Description
S1	64888	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PROVIDER)()ORGANI?ATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	1422487	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK()-GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	746820	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	162874	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN??? (2W)AROUND OR SETTLE???)
S5	3739	NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
S6	1062789	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	327118	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	810350	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE (3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	393297	S2(S) (S3 OR S4)
S10	1547	S1(10N) (S5 OR S9)
S11	22031	S6(5N)S7
S12	9	S11(S)S8(S)S10
S13	118	S8 AND S10 AND S11
S14	45849	IC=G06F-017?
S15	62	S13 AND S14
S16	2	S11(S) (S8(10N)S10)
S17	34	S11 AND (S8(S)S10)
S18	18	S14 AND S17
S19	23	S12 OR S18
S20	23	IDPAT (sorted in duplicate/non-duplicate order)
S21	23	IDPAT (primary/non-duplicate records only)

considered all

21/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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01058922

Integrated insurance system and system method
Integriertes Versicherungssystem und Verfahren für das System
Système intégré d'assurance et méthode pour le système

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PATENT (CC, No, Kind, Date): EP 935208 A2 990811 (Basic)
EP 935208 A3 010221

APPLICATION (CC, No, Date): EP 98305539 980710;

PRIORITY (CC, No, Date): US 897060 970711

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 137

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9932	981
SPEC A	(English)	9932	8962
Total word count - document A			9943
Total word count - document B			0
Total word count - documents A + B			9943

INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT insurance information during the life of the contract.

Initially, census data is received from a **potential client** in the form of computer records representing a plurality of individuals to be insured. After...

...SPECIFICATION hand, enables a large number of different insurance scenarios to be easily generated for a **prospective client** based on that **client**'s individual needs in a timely and cost efficient manner. The financial implications of the...Figures 6A to 6J, the pecuniary loss analyzer 600 calculates the insurable interest that a **potential client** has in each individual in the census. The pecuniary loss analyzer 600 categorises each individual...

...700 adjusts the data in the cells and generates insurance ledgers for presentation to a **potential client**. The financial analyzer 800 also generates reports regarding the **potential client**, as explained in detail with respect to Figures 8A and 8B. Next, the final contract...

...overview diagram of a preferred embodiment of the present invention. Data is received from a **potential client** by the census analyzer 500 in the form of input census data 90. The census...

...embodiment of the invention.

As shown in Figure 4A, census data is received from a **potential client** (step 400) and reviewed (step 402). This process is described in greater detail with respect...The system calculates approximately 150 different tabulated variables that include the areas of: insurance analysis, **income** statement, balance sheet, cash flow analysis, earnings analysis, **insurance** product loads and expenses, alternative use of funds analysis, net present value analysis, earnings per share, **return** on investment, internal rates of **return** and the ability to customise additional variables, on an ad-hoc basis, as the client...

21/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01137262 **Image available**

REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT

SOUSCRIPTION D'UNE POLICE D'ASSURANCE ET GESTION DE RISQUES EN TEMPS REEL

Patent Applicant/Assignee:

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, US, US (Residence), US (Nationality), (Designated only for: US)
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200459420 A2 20040715 (WO 0459420)
Application: WO 2003US39972 20031216 (PCT/WO US03039972)
Priority Application: US 2002433597 20021216; US 2003437990 20030106; US
2003449601 20030226; US 2003388666 20030314

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU
SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR
(OA) 'BF BJ 'CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 70719

Fulltext Availability:
Detailed Description

Detailed Description

... should increase the insurance company's total exposure by the policy's loss coverage); 3) **probable** maximum loss (PML) (e.g., an additional policy should increase the insurance company's PML, the amount of loss **expected** based on the total exposure underwritten for a specified zone and perilous event times a...

...of the encoded address from the prospective policy.

[00111 However, before encoding an existing or **prospective** customer's address, it is desirable to obtain a comprehensive list of all relevant addresses...

...the process that is followed by insurance companies today either takes days or weeks to **return** results to 1 5 the user who submitted the evaluation request, or the GIS-based...

21/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00939231 **Image available**

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)

Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 118771

5 There is a **gain** in the contract. (the cash surrender value exceeds the policyholder's basis.)
The recapture ceiling...

...2,250,000 = 250,000

Thus the first \$250,000 of the distribution is considered **gain** and taxable. The excess of the recapture ceiling is \$750,000 would be considered **return** of basis. A 1099 would be sent reporting the taxable distribution of \$250,000.

9...

...be taxed on a LIFO basis. That means that distributions are first considered to be **gains** in the contract and then policyholder basis. In addition, distributions received prior to an insured...

...for distributions received as a lifetime annuity. Also, any distribution received within the two year **prior** to the year in which the policy becomes a MEC would be considered distribution in...

...MEC tax treatment. A 1099 will be sent for any distribution that is considered a **gain**.

10 ORDER OF OPERATIONS

As pertains to the order of processing policy transactions, the product ...

...Process and requests for Loans, Repayment of Loan or Loan Interest

6 Calculate the investment **income** for the period and add to the account value resulting from #5.

7 The result...0%"" 0. 1 50/

1 1 Managed 0.32% 0.03% 0.14%
12 Growth & **Income** 0.25% 0.03% 0.09%'
13 Equity Index 0.14% 0.08% 0.08...

21/3,K/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00744664 **Image available**

MEDICAL PRACTICE MANAGEMENT SYSTEM SYSTEME DE GESTION EN PRATIQUE MEDICALE

Patent Applicant/Inventor:

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US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057264 A1 20000928 (WO 0057264)

Application: WO 2000US7773 20000322 (PCT/WO US0007773)

Priority Application: US 99125428 19990322; US 99406992 19990928

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) 'AM AZ 'BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16893

...International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... or more possible diagnoses, and logic for displaying the information regarding the one or more **possible** diagnoses.

The logic of entering **patient** information may be adapted to receive patient information selected from the group consisting of background...or more possible diagnoses, and logic for displaying the information regarding the one or more **possible** diagnoses.

The logic of entering **patient** information may be adapted to receive patient information selected from the group consisting of background... laboratory and diagnostic studies. The system contains a database of profiles for a series of **possible** diagnoses and logic for comparing **patient** data to these profiles. Diagnoses are suggested by the system when patient data sufficiently matches...measures. and reimbursement. Thus, use of the system by the community of healthcare providers provides **valuable** feedback data for continually improving the performance of the system. Knowledge obtained from outside the system (third party **payors** , medical studies) is also used to enhance the system's **performance** .

EXAMPLE

A specific embodiment of the system, of the present invention, its operation and use...

...illustrates a user interface that may be used to obtain today's schedule or schedule **future** **patients**..

Figure 8B illustrates a user interface for transferring patient files from one site to another.

For example, a pull-down menu 24 accesses files that may include the **patients** for today, **patients** for a **future** day, or scheduling information.

When a patient requests an appointment, the system is accessed. Figure...

...provider and may be accessed via email or the Internet.

As a result, it is **possible** for the **patient** to enter the patient demographic data and other needed data into the system remote from...data and potential diagnoses and identifying to the user questions useful for confirming or dismissing **potential** diagnoses. For example, if a **patient** presents with symptoms consistent with diabetes,

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the system may direct the user to ask...any additional documentation requirements.

Similar to Figure 13C, Figure 13M illustrates a window 60 listing **possible** diagnoses based on the **patient** 's data. At each step, the list is refined based on additional information. The user...

...order to confirm suspected diagnoses.

The system utilizes a database of diagnosis profiles and the **patient** data to suggest **possible** diagnoses. For each diagnosis in the system there is an associated diagnosis profile comprised of...

21/3,K/21 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00539970 **Image available**

**METHOD AND SYSTEM FOR ELECTRONICALLY MANAGING AND REIMBURSING MEDICAL CARE
PROCEDE ET SYSTEME DE GESTION ET DE REMBOURSEMENT DE SOINS MEDICAUX**

Patent Applicant/Assignee:

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LENNON Joseph B,
NURZHANOV Bakhitzhan,

Inventor(s):

GRATIAS Gregory A,
LENNON Joseph B,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200003343 A1 20000120 (WO 0003343)
Application: WO 99US15429 19990709 (PCT/WO US9915429)
Priority Application: US 98113939 19980710

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN
YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16559

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... or a service.

but an insurance plan may provide payment for only some of the **possible**
codes. Thus, even if a **patient** 's insurance plan would be willing to
fully reimburse an appropriate claim for a particular...

Claim

... practitioner or a hospital) may also be authorized to make a referral
depending on the **insurance** plan, the patient. and the **past** treatment.
A variety of providers can similarly be specified as the performing
provider. For example...is finished reviewing the information on the
screen, the user selects the Done button to **return** to screen 300. and
then with the entry for Mr. Anderson selected the user selects...the EMCC
system can
automatically authorize to make referrals for this patient based on the
insurance plan and the **past** treatment **history** from associated PCRs.
For example. when a **patient** first
seeks treatment. it is **possible** that only a doctor may be

authorized to refer the patient

1 5 for additional...

21/3,K/23 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00198459 **Image available**

**REAL TIME INSURANCE ADMINISTRATION AND MEDICAL INFORMATION UTILITY
SERVEUR A GESTION D'ASSURANCES ET A RENSEIGNEMENT MEDICAL EN TEMPS REEL**

Patent Applicant/Assignee:

ALCOTT William D III,

DOYLE Findley C Jr,

Inventor(s):

ALCOTT William D III,

DOYLE Findley C Jr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9115817 A1 19911017

Application: WO 91US2366 19910405 (PCT/WO US9102366)

Priority Application: US 90704 19900409

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AT AU BE CA CH DE DK ES FR GB GR IT JP LU NL SE

Publication Language: English

Fulltext Word Count: 16349

Fulltext Availability:

Claims

Claim

... or the patient 9, depending on the financial arrangements decided by them, Block 1260 will **return** control back to Figure 32. Upon returning from block 1180 the system resets the flags...addition to the above mentioned discussion of eligibility determination and reimbursement,, one of the truly **valuable** features provided by the administration computer 3 comes from the physician's ability to keep...block 1540, The records can be optionally printed as indicated in block 1550 and a **return** will be issued at block 1560 bringing control back to Figure 4 at block 440...update is stored in the data base 8 at block 1330, Block 1340 causes a **return** to Figure 8 and the physician can terminate the session by requesting a "quit" command...

...only reduces or eliminates

SUBSTITUTE SHEET

- 31

the need for maintaining of files **records** , but also provides the additional **assurance** that **records** will always be available,, because of the built in safety features and disaster recovery procedures...the record retrieval by selecting a "quit" from the menu at block 1350 and subsequent **return** to Figure 8 via block 1380, After Adams is examined, the physician can tell Adams...

...to the patient 9. In addition, any

SUBSTITUTE SHEET

- 33

co-payment amount that the **patient** 9 would be **expected** to pay under the plan would also be available.
The possibilities for improved effectiveness of...

21/AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01058922
Integrated insurance system and system method
Integriertes Versicherungssystem und Verfahren fur das System
Systeme integre d'assurance et methode pour la systeme
APPLICATION (CC, No, Date): EP 98305539 980710;
PRIORITY (CC, No, Date): US 897060 970711

21/AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01141778
METHOD OF EXPEDITING INSURANCE CLAIMS
PROCEDE POUR ACTIVER LE TRAITEMENT DE DECLARATIONS DE SINISTRES
Application: WO 2003US41711 20031231 (PCT/WO US03041711)

21/AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01139177
MEDICAL DATA ANALYSIS METHOD AND APPARATUS INCORPORATING IN VITRO TEST DATA
PROCEDE ET APPAREIL D'ANALYSE DE DONNEES MEDICALES, INCORPORANT DES DONNEES
DE TEST <I>IN VITRO</I>
Application: WO 2003US36330 20031113 (PCT/WO US03036330)

21/AN,AZ,TI/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01137262
REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT
SOUSCRIPTION D'UNE POLICE D'ASSURANCE ET GESTION DE RISQUES EN TEMPS REEL
Application: WO 2003US39972 20031216 (PCT/WO US03039972)

21/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01110461
METHOD AND APPARATUS FOR PUBLIC INFORMATION DYNAMIC FINANCIAL ANALYSIS
PROCEDE ET DISPOSITIF POUR L'ANALYSE FINANCIERE DYNAMIQUE D'INFORMATION
PUBLIQUE
Application: WO 2003IB4744 20030924 (PCT/WO IB03004744)

21/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01081927
SYSTEM FOR FORMING INSURANCE PROGRAM
PROCEDE, SYSTEME ET APPAREIL D'ELABORATION D'UN PROGRAMME D'ASSURANCE
Application: WO 2003US20452 20030625 (PCT/WO US03020452)

21/AN,AZ,TI/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01056423
DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR
PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE

ET ECHANGES COMMERCIAUX ASSOCIES
Application: WO 2003US7990 20030313 (PCT/WO US03007990)

21/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01020741
METHODS AND SYSTEM FOR ADDING LIQUIDITY TO ALTERNATIVE INVESTMENT
TRANSACTIONS
PROCEDES ET SYSTEME PERMETTANT DE RENDRE PLUS LIQUIDE DES TRANSACTIONS
D'INVESTISSEMENT ALTERNATIVES
Application: WO 2002US39455 20021210 (PCT/WO US0239455)

21/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00990722
METHOD AND SYSTEM FOR THE DEVELOPMENT OF MATERIALS
PROCEDE ET SYSTEME DE DEVELOPPEMENT DE MATERIAUX
Application: WO 2002US5046 20020205 (PCT/WO US0205046)

21/AN,AZ,TI/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00984760
GROUND TRANSPORTATION INTERNET RESERVATION SYSTEM
SYSTEME DE RESERVATION SUR INTERNET DE TRANSPORT TERRESTRE
Application: WO 2002US25189 20020808 (PCT/WO US0225189)

21/AN,AZ,TI/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00962474
SYSTEM AND METHOD FOR NONQUALIFIED BENEFIT PLAN DESIGN, IMPLEMENTATION, AND
ADMINISTRATION
SYSTEME ET PROCEDE DE CONCEPTION, D'INSTALLATION ET D'ADMINISTRATION D'UN
REGIME DE PRESTATIONS NON QUALIFIE
Application: WO 2001US28065 20010907 (PCT/WO US0128065)

21/AN,AZ,TI/12 (Item 12 from file: 349)
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00939231
LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE
Application: WO 2002US7534 20020313 (PCT/WO US0207534)

21/AN,AZ,TI/13 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00899736
SYSTEM AND METHOD FOR FINANCIAL PLANNING AND CONSUMER DEBT ELIMINATION
SYSTEME ET PROCEDE DE PLANIFICATION FINANCIERE
Application: WO 2001US32609 20011018 (PCT/WO US0132609)

21/AN,AZ,TI/14 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00787038

SYSTEM' AND' METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC
TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE
SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES
BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE
MODULES DE REGLEMENT ELECTRONIQUES

Application: WO 2000US40910 20000915 (PCT/WO US0040910)

21/AN,AZ,TI/15 (Item 15 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00783297

METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION
PROCESSING

PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A
PARTIR D'UN RESEAU

Application: WO 2000US24004 20000831 (PCT/WO US0024004)

21/AN,AZ,TI/16 (Item 16 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00777016

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN
E-COMMERCE BASED TECHNICAL ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS UNE
ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Application: WO 2000US20546 20000728 (PCT/WO US0020546)

21/AN,AZ,TI/17 (Item 17 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00776241

SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER
LAWSUITS

SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE
POURSUITES MALVEILLANTES

Application: WO 2000US21045 20000802 (PCT/WO US0021045)

21/AN,AZ,TI/18 (Item 18 from file: 349)

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00772053

COLLABORATIVE WEB-BASED VIDEO SYSTEM FOR PROMOTING SERVICE PROVIDER
EFFICIENCY

SYSTEME VIDEO WEB DE COLLABORATION AMELIORANT L'EFFICACITE DU FOURNISSEUR
DE SERVICES

Application: WO 2000US18528 20000707 (PCT/WO US0018528)

21/AN,AZ,TI/19 (Item 19 from file: 349)

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00760515

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET

Application: WO 2000US14728 20000526 (PCT/WO US0014728)

Parent Application/Grant:

Related by Continuation to: US 99136400 19990527 (CIP)

21/AN,AZ,TI/20 (Item 20 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00744664

**MEDICAL PRACTICE MANAGEMENT SYSTEM
SYSTEME DE GESTION EN PRATIQUE MEDICALE**

Application: WO 2000US7773 20000322 (PCT/WO US0007773)

21/AN,AZ,TI/21 (Item 21 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00539970

**METHOD AND SYSTEM FOR ELECTRONICALLY MANAGING AND REIMBURSING MEDICAL CARE
PROCEDE ET SYSTEME DE GESTION ET DE REMBOURSEMENT DE SOINS MEDICAUX**

Application: WO 99US15429 19990709 (PCT/WO US9915429)

21/AN,AZ,TI/22 (Item 22 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00492237

**METHOD AND SYSTEM OF ENCODING AND PROCESSING ALTERNATIVE HEALTHCARE
PROVIDER BILLING**

**PROCEDE ET SYSTEME PERMETTANT LE CODAGE ET LE TRAITEMENT DE FACTURATIONS
RELATIVES A DES PRESTATIONS DE SERVICES DE MEDECINE PARALLELE**

Application: WO 97US19419 19971030 (PCT/WO US9719419)

21/AN,AZ,TI/23 (Item 23 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00198459

**REAL TIME INSURANCE ADMINISTRATION AND MEDICAL INFORMATION UTILITY
SERVEUR A GESTION D'ASSURANCES ET A RENSEIGNEMENT MEDICAL EN TEMPS REEL**

Application: WO 91US2366 19910405 (PCT/WO US9102366)

?show files;ds
File 2:INSPEC 1969-2004/Aug W1
(c) 2004 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/May
(c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2004/Aug W2
(c) 2004 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Jul
(c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Aug 12
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Aug 12
(c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
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File 5:Biosis Previews(R) 1969-2004/Aug W2
(c) 2004 BIOSIS
File 73:EMBASE 1974-2004/Aug W2
(c) 2004 Elsevier Science B.V.
File 155:MEDLINE(R) 1951-2004/Aug W2
(c) format only 2004 The Dialog Corp.
File 34:SciSearch(R) Cited Ref Sci 1990-2004/Aug W2
(c) 2004 Inst for Sci Info
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 1998 Inst for Sci Info
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.

Set	Items	Description
S1	694159	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PR- OVIDER)()ORGANI?ATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	16442946	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK()- GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERF- ORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PREC- EDENT? ? OR FORMER??
S3	11047064	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	8558	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESO- LV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR A- MEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN??? (2W)ARO- UND OR SETTLE???)
S5	10528	NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
S6	10803319	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EX- PECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPT- IVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POT- ENTIAL OR ANTICIPAT???
S7	9550975	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFE- RER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPER- ATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	1995832	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)E- NHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATI- VE OR BANKABLE
S9	2897263	S2(S) (S3 OR S4)
S10	12555	S1(10N) (S5 OR S9)
S11	412157	S6(5N)S7
S12	35	S11(S)S8(S)S10
S13	26	S12 NOT PY>2000
S14	26	S13 NOT PD=20000902:20040930

considered All

S15 13 RD (unique items)

15/3,K/1 (Item 1 from file: 5)
DIALOG(R)File 5:Biosis Previews(R)
(c) 2004 BIOSIS. All rts. reserv.

0012577092 BIOSIS NO.: 200000295405

Comparing asthma care for Medicaid and non-Medicaid children in a health maintenance organization

AUTHOR: Finkelstein Jonathan A (Reprint); Barton Mary B; Donahue James G; Algatt-Bergstrom Pamela; Markson Leona E; Platt Richard

AUTHOR ADDRESS: Department of Ambulatory Care and Prevention, Harvard Medical School and Harvard Pilgrim Health Care, 126 Brookline Ave, Suite 200, Boston, MA, 02215, USA**USA

JOURNAL: Archives of Pediatrics and Adolescent Medicine 154 (6): p563-568
June, 2000 2000

MEDIUM: print

ISSN: 1072-4710

DOCUMENT TYPE: Article

RECORD TYPE: Abstract

LANGUAGE: English

...ABSTRACT: controller medications should continue to be investigated as one cause of increased morbidity for low- **income** children with asthma.

15/3,K/5 (Item 2 from file: 73)
DIALOG(R)File 73:EMBASE
(c) 2004 Elsevier Science B.V. All rts. reserv.

07814312 EMBASE No: 1999304262

Epidemiological, structural and economic aspects of renal replacement care in Germany

EPIDEMIOLOGISCHE, STRUKTURELLE UND OKONOMISCHE ASPEKTE DER VERSORGUNG MIT NIERENERSATZTHERAPIE IN DEUTSCHLAND

Kupsch S.; Kern A.O.; Beske F.

Dr. F. Beske, Inst. Gesundheits-System-Forschung, Weimarer Strasse 8, D-24106 Kiel Germany

Gesundheitsökonomie und Qualitätsmanagement (GESUNDH.OKON. QUAL.MANAGE.) (Germany) 1999, 4/4 (113-122)

CODEN: GEQUF ISSN: 1432-2625

DOCUMENT TYPE: Journal; Review

LANGUAGE: GERMAN SUMMARY LANGUAGE: ENGLISH; GERMAN

NUMBER OF REFERENCES: 26

...000 patients require dialysis care in Germany. In the year 2010 up to 120 000 **patients** are **expected**. Renal replacement therapy is expensive. In 1997 the expenses of the statutory health insurance funds...

...is not appropriate for many patients due to severe comorbidity or psychosocial circumstances. In the **future** a growing number of dialysis **patients** will be over 70 years and comorbid. These patients are not suitable for self-treatment...

...three providers of dialysis care in Germany: nephrologists accredited by statutory health insurance funds, non- **profit** organizations, and hospitals. Reimbursement agreements vary between providers. 20% of all dialysis treatment is done...

...patient hospital dialysis and for ambulatory dialysis by statutory health insurance-accredited physicians and non- **profit** organizations the level of reimbursement between providers could be adjusted. The remuneration of all providers is almost completely based on flat **rates** negotiated on a regional level between providers and statutory health **insurance** funds. Harmonisation of reimbursement arrangements could lead to more transparency and enhance cost-conscious behaviour.

15/3,K/6 (Item 3 from file: 73)
DIALOG(R)File 73:EMBASE
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07643269 EMBASE No: 1999130843

Trauma services: A profit center?

Taheri P.A.; Butz D.A.; Watts C.M.; Griffes L.C.; Greenfield L.J.
Dr. P.A. Taheri, Div. of Trauma Burn/Emergency Surg., University of
Michigan Medical Ctr., 1500 E Medical Center Dr, Ann Arbor, MI 48109-0033
United States
Journal of the American College of Surgeons (J. AM. COLL. SURG.) (United States) 1999, 188/4 (349-354)
CODEN: JACSE ISSN: 1072-7515
PUBLISHER ITEM IDENTIFIER: S1072751599000000
DOCUMENT TYPE: Journal; Article
LANGUAGE: ENGLISH SUMMARY LANGUAGE: ENGLISH
NUMBER OF REFERENCES: 11

...for treatment of the most severely ill. The final result was the determination of the **profit** (loss) margin for the entire service. Study Design: All patients discharged from our Level I...

...proportion of costs consumed by each group was then calculated. Reimbursement was determined by calculating **expected** payments for each **patient**. These calculations are based on **previously** agreed upon allowances from each **insurer** and are reconciled at the end of each fiscal year to ensure accuracy. Results: The...

...blunt mechanism injury and only 8% were penetrating. When controlled for length of stay, the **profit** margin for Group A is \$1,242/day and for Group B is \$519/day...

...and Group B was \$35,727 versus \$17,623, respectively. Conclusion: Trauma centers can be **profitable**. Group A is responsible for 44% of the total service cost while accounting for only 28% of the discharges. Moreover, this group is responsible for 57% of the **profit**, and yields the greatest **return**. The ability to care for the sickest patients, while enormously costly, is essential to the...

15/3,K/9 (Item 6 from file: 73)
DIALOG(R)File 73:EMBASE
(c) 2004 Elsevier Science B.V. All rts. reserv.

05624131 EMBASE No: 1994037425

The use of intensive care unit severity scoring systems in reimbursement strategies

Lockrem J.D.; Sirio C.A.
Cleveland Clinic Foundation, 9500 Euclid Avenue, Cleveland, OH 44106
United States
Critical Care Clinics (CRIT. CARE CLIN.) (United States) 1994, 10/1 (145-156)
CODEN: CCCLE ISSN: 0749-0704
DOCUMENT TYPE: Journal; Review
LANGUAGE: ENGLISH SUMMARY LANGUAGE: ENGLISH

...effort involving hospitals, physicians, and business. This cooperation initially may have been induced by a **potential** threat of a loss of **patients**, but, nonetheless, it exists. Third, the first report includes no information about costs or charges...

...with such data, consensus can develop regarding the value of health care services to patients, **payers**, and providers in an arena of changing societal values and **priorities** regarding these services. Whatever the

results of the initial release of information comparing hospitals, there...
...issues regarding the stratification of patient risk, or the ethical
questions of what outcomes are **desirable** in certain subgroups of
critically ill patients. If this project is successful, business, the
health...

15/3,K/12 (Item 3 from file: 155)
DIALOG(R)File 155:MEDLINE(R)
(c) format only 2004 The Dialog Corp. All rts. reserv.

10080551 PMID: 8189779 Record Identifier: 50476; 9.3
Measuring public priorities for insurable health care.
Fowler F J; Berwick D M; Roman A; Massagli M P
Center for Survey Research, University of Massachusetts, Boston 02125.
Medical care (UNITED STATES) Jun 1994, 32 (6) p625-39, ISSN
0025-7079 Journal Code: 0230027
Full author name: Berwick, Donald M; Full author name: Fowler, Floyd J;
Full author name: Massagli, Michael P; Full author name: Roman, Anthony;
KIE BoB Subject Heading: health care/economics; KIE BoB Subject Heading:
resource allocation
Document type: Journal Article
Languages: ENGLISH
Main Citation Owner: NLM
Other Citation Owner: KIE; NRCBL
Record type: Completed

... to cover were virtually the same when respondents were asked about
insurance for a low- **income** population as for a general population.
Two-thirds of the ratings of the public were...

15/AA,AN,TI/1 (Item 1 from file: 5)
DIALOG(R)File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 200000295405
Comparing asthma care for Medicaid and non-Medicaid children in a health
maintenance organization

15/AA,AN,TI/2 (Item 2 from file: 5)
DIALOG(R)File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 199598324408
Sex differences in patient acceptance of cardiac transplant candidacy

15/AA,AN,TI/3 (Item 3 from file: 5)
DIALOG(R)File 5:(c) 2004 BIOSIS. All rts. reserv.

BIOSIS NO.: 199396141586
Frequency and determinants of screening for breast cancer in primary care
group practice

15/AA,AN,TI/4 (Item 1 from file: 73)
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 2000009806
Women's provider preferences for basic gynecology care in a large health
maintenance organization

15/AA,AN,TI/5 (Item 2 from file: 73)
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1999304262
Epidemiological, structural and economic aspects of renal replacement
care in Germany
EPIDEMIOLOGISCHE, STRUKTURELLE UND OKONOMISCHE ASPEKTE DER VERSORGUNG MIT
NIERENERSATZTHERAPIE IN DEUTSCHLAND

15/AA,AN,TI/6 (Item 3 from file: 73)
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1999130843
Trauma services: A profit center?

15/AA,AN,TI/7 (Item 4 from file: 73)
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1997138113
The influence of personal expectations on cancer patients' reports of
health-related quality of life

15/AA,AN,TI/8 (Item 5 from file: 73)
DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1996339279
A multisite survey of factors contributing to medically unnecessary
ambulance transports

15/AA,AN,TI/9 (Item 6 from file: 73)

DIALOG(R)File 73:(c) 2004 Elsevier Science B.V. All rts. reserv.

EMBASE No: 1994037425

The use of intensive care unit severity scoring systems in reimbursement strategies

15/AA,AN,TI/10 (Item 1 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

13810976 PMID: 9502708

Patient response to marketing minimally invasive surgery for heartburn.

15/AA,AN,TI/11 (Item 2 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

13257021 PMID: 8922014

A multisite survey of factors contributing to medically unnecessary ambulance transports.

15/AA,AN,TI/12 (Item 3 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

10080551 PMID: 8189779

Measuring public priorities for insurable health care.

15/AA,AN,TI/13 (Item 4 from file: 155)

DIALOG(R)File 155:(c) format only 2004 The Dialog Corp. All rts. reserv.

06906059 PMID: 4035412

Mexican immigrants and the utilization of U.S. health services: the case of San Diego.

?show files;ds

File '9:Business & Industry(R) Jul/1994-2004/Aug 12
(c) 2004 The Gale Group
File 15:ABI/Inform(R) 1971-2004/Aug 13
(c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/Aug 13
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(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Aug 13
(c) 2004 The Gale Group

Set	Items	Description
S1	4940311	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PROVIDER)()ORGANI?ATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	13007818	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S3	151783	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN??? (2W)AROUND OR SETTLE???)
S4	3164667	(S2 OR S3)(S)(HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK()GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??)
S5	46931	NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
S6	20750815	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	4905234	PATIENT? ? OR PT. OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	12863918	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	91583	S1(10N)(S4 OR S5)
S10	280509	S6(5N)S7
S11	173	S10(S)S8(S)S9
S12	38	S10(S)(S8(10N)S9)
S13	12372	S8(10N)S10
S14	18	S9(S)S13
S15	15	S10(10N)S8(10N)S9
S16	27	S14 OR S15
S17	21	S16 NOT PY>2000
S18	20	S17 NOT PD=20000902:20040930
S19	18	RD (unique items)

Considered all

19/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01863886 05-14878

Income levels of bad-debt and free-care patients in Massachusetts hospitals
Weissman, Joel S; Dryfoos, Paul; London, Katharine
Health Affairs v18n4 PP: 156-166 Jul/Aug 1999
ISSN: 0278-2715 JRNL CODE: HAF
WORD COUNT: 3830

...TEXT: lower at DSH hospitals. As a result, we may have underestimated the proportion of low- **income patients** overall, since one would **expect** DSH hospitals to treat relatively more persons without Social Security numbers or Massachusetts tax returns...

... claims rather than individual patients. Thus, we cannot comment on patients characteristics-such as race, **insurance** status, and diagnosis-that are normally available from hospital **records** .

Finally, the generalizability of this study is limited if the practice of uncompensated care in...

19/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00632973 92-47913

Insuring Against Insurers' Poor Health

Tobias, Keith A.
Corporate Controller v4n6 PP: 52-54 Jul/Aug 1992
ISSN: 0899-0174 JRNL CODE: COP
WORD COUNT: 1536

...TEXT: a greater return than the company has earned on its investments and assume that higher **returns** in the future will make up the difference. That is a dangerous assumption, however.

DIVIDEND HISTORY . After determining what the **insurer** has paid out in dividends in **past** years, compare actual dividend rates with the "illustrated dividend **rate** ." The latter is the **rate** the **insurer** uses each year when marketing its product to **prospective clients** . A solid, conservative **insurer** will consistently earn its policy holders a greater **rate** of **return** than it uses to attract them. A carrier that consistently advertises more than it delivers...

19/3,K/6 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

07240926 Supplier Number: 61605120 (USE FORMAT 7 FOR FULLTEXT)

For the Record.

Business Insurance, v34, p39

April 17, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1305

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

DOCTORING RULES Nearly four out of 10 physicians report manipulating health plan reimbursement rules to **gain** coverage for their **patients** , and the manipulations are **likely** to increase as efforts to control health care

costs increase, a survey published in the...

...executive vp and chief financial officer. The company is headed by Robert J. Cooney, the **former** president and CEO of XL **Insurance** Ltd. Max Re is different from most other insurers in that 40% of its assets...

...to \$50.1 million. Net income rose 14.6%, to \$8.4 million. In Business **Insurance** 's 1999 brokerage rankings, Brown & Brown **ranked** as the ninth-largest broker of U.S. business, with \$150.4 million in brokerage...

19/3,K/14 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02496600

Get lean before your rivals starve you

Tony Thomas

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (BUSINESS REVIEW WEEKLY) , p38.

August 10, 1998

JOURNAL CODE: WBRW LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 95

... can be improved using credit-cards, stock-controls and by capitalising on present low interest **rates** . **Insurance** and overheads should be streamlined, whilst expensive acquisitions or expansions should be reviewed. Budgets should address the interests and **likely profitability** of key **clients** before they do cost-cutting. James McGrath of AT Kearney asserts that industry leaders display...

19/3,K/16 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10965162 SUPPLIER NUMBER: 54422469 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Medicare physician referral patterns. (A Memorial to Alice Hersh)

Shea, Dennis; Stuart, Bruce; Vasey, Joseph; Nag, Soma

Health Services Research, 34, 1, 331(1)

April, 1999

ISSN: 0017-9124 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6044 LINE COUNT: 00527

...AUTHOR ABSTRACT: from prior research. Additional research is needed to explain the more complex dynamics of referral **patterns** .

Key Words. Referral, physicians, Medicare, **insurance**

19/3,K/18 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05103375 SUPPLIER NUMBER: 09852719 (USE FORMAT 7 OR 9 FOR FULL TEXT)

International Technology Underwriters (Intec), Bethesda, Md. (may not participate in insurance coverage of satellites)

Communications Daily, v11, n18, p10(1)

Jan 28, 1991

ISSN: 0277-0679 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 86 LINE COUNT: 00007

... resulted in losses of \$200 million to space insurers, "effectively negating the entire market premium **income** for on-orbit **coverage** from all **prior** years." He said **clients** should **expect** more restrictive terms and coverages at higher premiums.

19/AA,AN,TI/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02561590 199308521
US health-care revolution: Cost and quality challenges

19/AA,AN,TI/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01863886 05-14878
Income levels of bad-debt and free-care patients in Massachusetts hospitals

19/AA,AN,TI/3 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01786553 04-37544
Insurers work to demystify equity indexed annuities

19/AA,AN,TI/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00900058 95-49450
A perspective on model investment laws for insurers

19/AA,AN,TI/5 (Item 5 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00632973 92-47913
Insuring Against Insurers' Poor Health

19/AA,AN,TI/6 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07240926 Supplier Number: 61605120
For the Record.

19/AA,AN,TI/7 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

05429958 Supplier Number: 48234805
SunAmerica's tremendous growth expected to slow.

19/AA,AN,TI/8 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

04023066 Supplier Number: 45847522
Calif. jury hears latest assault on HMOs

19/AA,AN,TI/9 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

01499301 Supplier Number: 41819515
Orbit satellite failures resulted in losses of \$200 mil to space insurers

19/AA,AN,TI/10 (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

30430957

Q2 2003 Per-Se Technologies Earnings Conference Call - Part 1

19/AA,AN,TI/11 (Item 2 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

06499215

Zurich Life expects 40% income increase

19/AA,AN,TI/12 (Item 3 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

04260264

Quite complex beasts; Hit or Miss; Weekend Money

19/AA,AN,TI/13 (Item 4 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

03030476

Survey Reveals P/C Insurance Gap in Financial Planning Process

19/AA,AN,TI/14 (Item 5 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

02496600

Get lean before your rivals starve you

19/AA,AN,TI/15 (Item 6 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

01482770

S&P Rts NJ Hlth Care Fac Auth/Rahway Hosp Revs 'BBB'

19/AA,AN,TI/16 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

10965162 SUPPLIER NUMBER: 54422469

Medicare physician referral patterns. (A Memorial to Alice Hersh)

19/AA,AN,TI/17 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08723959 SUPPLIER NUMBER: 18339036

Which groups of patients benefit from helicopter evacuation?

19/AA,AN,TI/18 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

05103375 SUPPLIER NUMBER: 09852719

International Technology Underwriters (Intec), Bethesda, Md. (may not participate in insurance coverage of satellites)

?show files;ds

File 476:Financial Times Fulltext 1982-2004/Aug 13

(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Aug 13

(c) 2004 Business Wire.

File 613:PR Newswire 1999-2004/Aug 13

(c) 2004 PR Newswire Association Inc

File 621:Gale Group New Prod. Annou. (R) 1985-2004/Aug 13

(c) 2004 The Gale Group

File 624:McGraw-Hill Publications 1985-2004/Aug 12

(c) 2004 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2004/Aug 12

(c) 2004 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2004/Aug 13

(c) 2004 The Gale Group

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1533225	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PROVIDER)()ORGANIZATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	8202186	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK()-GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	3975212	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	54668	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLUTION OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN??? (2W)AROUND OR SETTLE???)
S5	15195	NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
S6	6598831	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	1727406	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	3996674	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	1041051	S2(S) (S3 OR S4)
S10	34617	S1(10N) (S5 OR S9)
S11	91551	S6(5N)S7
S12	50	S11(S)S8(S)S10
S13	23	S12 NOT PY>2000
S14	22	S13 NOT PD=20000902:20040930
S15	21	RD (unique items)

considered all

15/3,K/1 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007047939 B0DLLALAB3FT

Retiring hurt but wise to the world: Norma Cohen talks to those whose
plight has led to an inquiry into UK pensions

NORMA COHEN

Financial Times, P 10

Saturday, December 11, 1993

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,824

...your children be able to eat if you are run over by a bus?"

One former salesman for Pioneer Life, later sold to Swiss Life, the
insurance company, describes the pitch he was taught: 'You get a guy and
say to him...

...40 years? How many jobs have you had so far?' He would then tell the
prospective client that unless he planned to work for the same employer
for the rest of his...

...the life insurance and pensions industry, agents are supposed to show a
range of possible returns under different interest rate conditions. But
the salesmen would show only the highest, the salesman...

15/3,K/6 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04160690 Supplier Number: 54520103 (USE FORMAT 7 FOR FULLTEXT)

Market Memo: Should systems at risk turn to disease management?

Health Care Strategic Management, v17, n5, pNA

May, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2707

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...hospitals and health systems that have taken on financial risk initiate
disease management programs to gain cost efficiencies and improve quality
of care? If they follow cues from health care's...

...serious consideration. But how they do it can either add to or subtract
from the bottom line. There are many indications that HMOs and other
managed care programs are making extensive use...

...management, and those in the disease management industry report
astronomical increases in business in the past few years. InterStudy HMO
Industry Report 7.2, using data as of Jan. 1, 1996 and 1997, indicated
that...FNP, vice president for population care management for Access
Health. "Then the next time the patient visits, the doctor expects
adherence. We place ourselves right in the middle of these visits.
Physicians don't feel...

...able to convince the patient, whose physician was then able to provide
the help the patient needed to stop smoking. Future of disease
management Disease management has a long way to go before it reaches the...

15/3,K/13 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03622335 Supplier Number: 47500077 (USE FORMAT 7 FOR FULLTEXT)

20 Secrets of Negotiating Managed Care Contracts

Managed Care Week, v7, n24, pN/A

June 30, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1241

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Yet many providers don't know the contractual reimbursement provisions most likely to impact their **bottom line**. Here are 20 secrets to negotiating managed care contracts that will save you money and...

...effective for the provider. (3) Avoid single per-diem contracts by separating service categories. Some **payers** take a daily **rate** very seriously, but unless you negotiate otherwise, you'll be paid the same for maternity...

...better negotiating position. You'll be able, for instance, to convert per diems to effective **rates** of discount and **profitability**. Sophisticated **payers** have simulated every term they accept or offer. You need to know at least as...

...charge items, often called add-ons. Such high-cost items as pacemakers could blow your **profit** on specific cases " and perhaps on the contract. Negotiate these items as separate charges. They...

...length of stay is compressed, pay attention to your charges for each day of care. **Payers** usually want a single **rate** for a medical case and a single rate for surgical cases, but that puts you...

...for every procedure. Do not accept ambiguous groupings for procedures and don't let a **payer** get away with saying a **rate** is "classified." That's a signal the **payer** has lowered the reimbursements for a few codes that may be high frequency and high...

...shifting is not the answer anymore. Payers that once ignored this ploy are now more **likely** to ask for **outpatient** case rates. Hospitals must get a grip on per-case charges and costs. Simulate outpatient...

...using both broad and specific payer populations. (13) Ensure there's an enforcement provision for **payers** to make timely **payment** of **claims**. Contracts often state that claims will be paid within 30 days. However, there is seldom...existence of incentives with payers and patients to assure honesty. Each negotiation is distinct. Different **payers** have different **priorities**. Not all the issues described above will come into play all the time. In some...

15/3,K/16 (Item 11 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03028250 Supplier Number: 46186078 (USE FORMAT 7 FOR FULLTEXT)

Face Lifts

Harvard Women's Health Watch, v3, n7, pN/A

March 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1578

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...or cannot be changed by the procedure. Plastic surgeons may use computer-assisted drawings of **potential patients** to create a projection of the expected result and often have before-and-after pictures...

...vary widely among surgeons and communities. As cosmetic procedures, most facelifts are not covered by **insurance**. The procedure may be performed in a free-**standing** outpatient surgical unit or in a hospital operating room. The majority of facelifts are performed...the cheeks and neck where the surgeon has worked under the skin. Sensation begins to **return** within a few weeks and is usually almost normal within 3 to 4 months. During...

15/3,K/17 (Item 12 from file: 636).
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02670801 Supplier Number: 45415043 (USE FORMAT 7 FOR FULLTEXT)
Medicaid HMOs Beefing Up Payments To Get Physicians to Sign Contracts
Managed Care Week, v5, n11, pN/A
March 20, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 944

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...for HMOs if they're going to pay providers a decent rate and make a **profit** for themselves. Problematic utilization patterns that HMOs and providers must address in the Medicaid population include astronomically high numbers of visits to the emergency room and high hospitalization **rates**. If an **HMO** can successfully steer Medicaid recipients away from the emergency department and into the office of...

...Letting a doctor in on savings if the cost of caring for his or her **patients** is lower than **expected** is an additional incentive. "That keeps primary care providers on their toes," Savela says. MDs...
...it's still difficult to pay Medicaid physicians at commercial rates and still turn a **profit**, says Dennis Hulet, a consulting actuary with Milliman & Robertson's Seattle office. After all, Medicaid...

...costs; The HMO needs to use 12%-18% of its Medicaid payment for administration and **profits**; The HMO needs to pay providers higher fees than the traditional Medicaid program as an...

...to be in business," says Paul Dickstein, CEO of HealthFirst and New York City's **former** budget director. The nonprofit **HMO** counts 30,000 enrollees after opening up for business last October. While some experts claim...

...as a way to ensure a revenue stream in the face of increasingly slimmer hospital **profit** margins. Dickstein is banking on keeping utilization under control to afford the beefed-up provider...

15/3,K/18 (Item 13 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02374363 Supplier Number: 44677388 (USE FORMAT 7 FOR FULLTEXT)
Analysis Tracks Care Shift
Physician Manager, v5, n9, pN/A
May 15, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade

Word Count: 821

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to predict how use rates--the number of procedures performed per 1,000 population--and **outpatient** proportions are **likely** to change as managed care continues to penetrate their health care markets. The most striking...

...supports an employer mandate that forces companies with 100 or more employees to provide medical **insurance** for their workers. The AMA also suggests MDs disclose their **rates** to patients. MDs should use Medicare's Resource Based Relative Value Scale to set fees...

...CEP, will continue to check that hospitals are properly paying their employment and unrelated business **income** taxes. IRS also is focusing on how fringe benefits were reported for tax purposes, and...

15/3,K/20 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1079742

LAW014

Marketing Direct Concepts Answers Questions of Impropriety

DATE: April 9, 1997

09:07 EDT

WORD COUNT: 484

...client until November of last year. She went on to say that one of the **former** executives of the company was found guilty of **insurance** fraud. Marketing Direct Concepts was hired way after this incident occurred. Another client referred to...

... the past. Again, these alleged problems were prior to signing with our company. In evaluating **potential** **clients**, we realize that past problems are inherent to a growing business but, recognizing and rectifying ...

...to our contract. We don't care if a company goes through two CFOs. The **bottom** **line** is that you have got to do what is necessary in order to get the...

15/AA,AN,TI/1 (Item 1 from file: 476)
DIALOG(R)File 476:(c) 2004 Financial Times Ltd. All rts. reserv.

BODLLALAB3FT

Retiring hurt but wise to the world: Norma Cohen talks to those whose
plight has led to an inquiry into UK pensions

15/AA,AN,TI/2 (Item 2 from file: 476)
DIALOG(R)File 476:(c) 2004 Financial Times Ltd. All rts. reserv.

B05DJADAAPFT

UK Company News: L & G Falls 7.5 million pounds but Lifts Dividend By 3p /
Annual results of Leagal and General insurance company

15/AA,AN,TI/3 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

20000217048B2434

IMRglobal Signs Strategic Partnership Agreement With Quorum Health
Resources

15/AA,AN,TI/4 (Item 1 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

01757538 Supplier Number: 53222148
MedicalControl Announced Third Quarter Results.

15/AA,AN,TI/5 (Item 1 from file: 624)
DIALOG(R)File 624:(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0267572

OAK RIDGE OFFERS CLIENTS INDIVIDUAL FINANICAL ANALYSIS

15/AA,AN,TI/6 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04160690 Supplier Number: 54520103
Market Memo: Should systems at risk turn to disease management?

15/AA,AN,TI/7 (Item 2 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04131668 Supplier Number: 54240293
Market Memo: Seven approaches to branding: Take your pick.

15/AA,AN,TI/8 (Item 3 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04027893 Supplier Number: 53340777
PPMCs Form Hospital Ties.

15/AA,AN,TI/9 (Item 4 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03969511 Supplier Number: 53004341
United HealthCare Posts Huge Loss Due to Realignment, Medicare HMOs.

15/AA,AN,TI/10 (Item 5 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03917993 Supplier Number: 50139425
DLJ LOSES II-TEAMER TO BUY SIDE, SHIFTS BANK COVERAGE

15/AA,AN,TI/11 (Item 6 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03864015 Supplier Number: 48419879
Perspectives: Sub-Acute Payment Changes Hint At Brave New World of Outcomes

15/AA,AN,TI/12 (Item 7 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03717953 Supplier Number: 48030888
Colorado Risk Adjusts Medicaid Rates; Other States Look to Diagnosis-Based Pay

15/AA,AN,TI/13 (Item 8 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03622335 Supplier Number: 47500077
20 Secrets of Negotiating Managed Care Contracts

15/AA,AN,TI/14 (Item 9 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03573355 Supplier Number: 47395521
Japanese Health Insurance Move To Double Drug Cost

15/AA,AN,TI/15 (Item 10 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03214223 Supplier Number: 46592407
The millennium clock is ticking

15/AA,AN,TI/16 (Item 11 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03028250 Supplier Number: 46186078
Face Lifts

15/AA,AN,TI/17 (Item 12 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

02670801 Supplier Number: 45415043
Medicaid HMOs Beefing Up Payments To Get Physicians to Sign Contracts

15/AA,AN,TI/18 (Item 13 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

02374363 Supplier Number: 44677388
Analysis Tracks Care Shift

15/AA,AN,TI/19 (Item 1 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1192418
Rahway Hospital Standard & Poor's Outlook Revised to Negative; Rating
Affirmed

15/AA,AN,TI/20 (Item 2 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1079742
Marketing Direct Concepts Answers Questions of Impropriety

15/AA,AN,TI/21 (Item 3 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0571669
HEALTHDYNE ANNOUNCES 1992 FINANCIAL RESULTS

?show files;ds

File 149:TGG•Health&Wellness DB(SM) 1976-2004/Jul W4
(c) 2004 The Gale Group
File 43:Health News Daily - Subs 1990-2004/Aug 12
(c) 2004 F-D-C reports Inc.
File 444:New England Journal of Med. 1985-2004/Aug W3
(c) 2004 Mass. Med. Soc.
File 625:American Banker Publications 1981-2004/Aug 13
(c) 2004 American Banker
File 637:Journal of Commerce 1986-2004/Aug 10
(c) 2004 Commonwealth Bus. Media
File 13:BAMP 2004/Aug W1
(c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/Aug W1
(c) 2004 The Gale Group

Set	Items	Description
S1	307987	PPO OR HMO OR TPP OR (HEALTH()MAINTENANCE OR PREFERRED()PROVIDER)()ORGANIZATION OR PAY?R? ? OR INSUR?R? ? OR INSURANCE - OR ASSURANCE OR SURETY OR GUARANT?R? ? OR COVERAGE
S2	1019715	HISTOR?? OR PATTERN? ? OR BACKHISTORY OR BACKGROUND BACK()-GROUND OR RECORD? ? OR CHRONICLE? ? OR ANNALS OR PAST OR PERFORMANCE OR PRIOR? OR BEFORE? OR EARLIER OR PREVIOUS?? OR PRECEDENT? ? OR FORMER??
S3	754946	SCORE? OR SCORING OR STANDING OR EVALUAT? OR JUDG? OR RATE? ? OR RATING OR RANK??? OR FEEDBACK OR CUSTOMER? ?(3N)SATISF?
S4	13783	(CLAIM? ? OR COMPLAIN? ?)(3N)(PAY??? OR PAYMENT? ? OR RESOLV??? OR RESOLUTION OR CORRECT? OR REMED??? OR ATTENTION OR AMEND? OR RECTIF? OR RECONCIL? OR TURNAROUND OR TURN??? (2W)AROUND OR SETTLE???)
S5	5068	NPV OR PRESENT() (VALUE OR VALUATION OR WORTH)
S6	927594	PROSPECTIVE OR POSSIBLE OR FUTURE? ? OR ANTICIPAT??? OR EXPECT??? OR PREDICT??? OR FORESEE? ? OR CONTINGEN?? OR ASSUMPTIVE OR LIKELY OR PRESUMABLE OR PRESUMPTIVE OR PROBABLE OR POTENTIAL OR ANTICIPAT???
S7	455092	PATIENT? ? OR PT OR INPATIENT? ? OR OUTPATIENT? ? OR SUFFERER? ? OR (TREATED OR TREATMENT? ? OR SICK OR INJUR?? OR OPERATED OR OPERATION OR HOSPITALI???) (4N) (PERSON? ? OR PEOPLE) OR CLIENT? ?
S8	522892	PROFIT? OR GAIN? ? OR GAINFUL OR DESIRABILITY OR DESIRABLE OR RETURN? ? OR INCOME OR ROI OR BOTTOM()LINE OR REVENUE(3N)ENHANC? OR VALUABLE OR ADVANTAGEOUS OR LUCRATIVE OR REMUNERATIVE OR BANKABLE
S9	239663	S2(S) (S3 OR S4)
S10	10381	S1(10N) (S5 OR S9)
S11	57825	S6(5N)S7
S12	29	S11(S)S8(S)S10 / considered all
S13	1047	S8(5N)S11
S14	1	S10(S)S13
S15	1609	S8(10N)S11
S16	2	S10(S)S15
S17	23	S12 NOT PY>2000
S18	22	S17 NOT PD=20000902:20040930
S19	22	RD (unique items)

19/3,K/2 (Item 2 from file: 149)
DIALOG(R)File 149:TGG Health&Wellness DB(SM)
(c) 2004 The Gale Group. All rts. reserv.

01793623 SUPPLIER NUMBER: 21165965 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Covering "Hard-to-Place" Physicians. (underwriting risk for medical
malpractice)
Shaw, Cynthia
Best's Review - Property-Casualty Insurance Edition, v98, n5, p81(1)
Sept,
1998
PUBLICATION FORMAT: Magazine/Journal ISSN: 0161-7745 LANGUAGE: English
RECORD TYPE: Fulltext TARGET AUDIENCE: Trade
WORD COUNT: 2307 LINE COUNT: 00298

TEXT:

...exclusions that placed severe restrictions on the circumstances under which they could practice medicine. Further, **rates** for this **coverage** were significantly higher. Difficult risks. Underwriters reserve this category for physicians who have already had...cases, underwriters considered these physicians mid-level risks not because of any blemishes on their **records**, but because they required additional **coverage** for "**prior** acts," claims that might arise based on treatment that occurred **before** the new policy period began. Finding the Right **Coverage** Today's environment makes the process of finding the appropriate coverage for physicians more complex than ever. Agents and brokers must not only know which category their **client** will most **likely** occupy given his recent record, but also where individual carriers in both the admitted and...

...current coverage. Policy Tails. Insurers vary widely on their approach to "tails" that pro- vide **coverage** for **prior** acts after a **previous** policy expires. Some standard markets offer these tails with no additional premium for death, disability...

...see how best to cover future expenses in the event they stop practicing or replace **coverage** with a carrier unwilling or unable to provide **prior** acts **coverage**. Proactive Risk Management Comprehensive medical malpractice policies provide a **valuable** and essential shield against the financial consequences of lawsuits. However, in today's increasingly complex...

19/3,K/3 (Item 3 from file: 149)
DIALOG(R)File 149:TGG Health&Wellness DB(SM)
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01771829 SUPPLIER NUMBER: 20766971 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Illuminating the 'black box': a description of 4454 patient visits to 138
family physicians.
Stange, Kurt C.; Zyzanski, Stephen J.; Jaen, Carlos R.; Callahan, Edward J.
; Kelly, Robert B.; Gillanders, William R.; Shank, J. Christopher; Chao,
Jason; Medalie, Jack H.; Miller, William L.; Crabtree, Benjamin F.; Flocke,
Susan A.; Gilchrist, Valerie J.; Langa, Doreen M.; Goodwin, Meredith A.
Journal of Family Practice, v46, n5, p377(13)
May,
1998
PUBLICATION FORMAT: Magazine/Journal; Refereed ISSN: 0094-3509
LANGUAGE: English RECORD TYPE: Fulltext TARGET AUDIENCE: Professional
WORD COUNT: 10233 LINE COUNT: 01061

... likely to be established patients (NAMCS=88%) and to have a managed care type of **insurance** (NAMCS=21%).

Medical **records** were available for review for 4432 of the 4454 observed visits (99.5%). Patient exit...

...were returned by 3283 patients, for a 74% response rate. As shown in Table 3, **patients** who returned questionnaires were more **likely** than nonreturners to be older, female, white, married, to have a greater number of chronic...

...In addition, smokers and patients presenting for an acute illness were slightly less likely to **return** exit questionnaires.

TABLE 3

Characteristics of Patient Population

Characteristic

Entire Sample

(N=4454)

% or Mean...

19/3,K/6 (Item 6 from file: 149)

DIALOG(R)File 149:TGG Health&Wellness DB(SM)

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01436869 SUPPLIER NUMBER: 15268431 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Risk adjustment for a children's capitation rate. (Medicare and Medicaid Managed Care: Issues and Evidence)

Newhouse, Joseph P.; Sloss, Elizabeth M.; Manning, Willard G., Jr.; Keeler, Emmett B.

Health Care Financing Review, v15, n1, p39(16)

Fall,

1993

PUBLICATION FORMAT: Magazine/Journal ISSN: 0195-8631 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract TARGET AUDIENCE: Professional

WORD COUNT: 7585 LINE COUNT: 00624

... equally pay HMOs whose mixes of health risks differ, whether through deliberate action on the **HMO** 's part or simply through random events.

Including **prior** use and our measures of health status raises the proportion of explained variance to the 65 to 70 percent range, but, as Table 4 shows, there are nonetheless substantial **profits** to be made from selective enrollment and disenrollment. if one wants to do better, one...

19/3,K/8 (Item 8 from file: 149)

DIALOG(R)File 149:TGG Health&Wellness DB(SM)

(c) 2004 The Gale Group. All rts. reserv.

01183409 SUPPLIER NUMBER: 07461491 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Ethical perspectives on prospective payment. (Cost Containment, DRGs, and The Ethics of Health Care)

Dougherty, Charles J.

The Hastings Center Report, v19, n1, p5(7)

Jan-Feb,

1989

PUBLICATION FORMAT: Magazine/Journal ISSN: 0093-0334 LANGUAGE: English

RECORD TYPE: Fulltext TARGET AUDIENCE: Professional

WORD COUNT: 5426 LINE COUNT: 00534

... 5:4 (1986), 5-21. 26 Susan DesHarnais et al., "The Early Effects of the **Prospective** Payment System on **Inpatient** Utilization and the Quality of Care," Inquiry 24:1 (1987), 7-16. 27 Ron J...Hospital Pharmacy 44:1 (1987), 92-95. 37 Tinker Ready, "Hospitals are Targeting the Most **Lucrative** Treatments," Health Week, 14 November 1988, 9. 38 Harry Paxton, "How Badly Is Cost-Containment..."

...on New Jersey Hospitals," Inquiry 24:3 (1987), 211-20; Kenneth E. Thorpe, "Does All- **Payer** **Rate** Setting Work? The Case of the New York Prospective Hospital Reimbursement Methodology," Journal of Health...

19/3, K/17 * (Item 9 from file: 43)
DIALOG(R) File 43:Health News Daily - Subs
(c) 2004 F-D-C reports Inc. All rts. reserv.

00009847 F-D-C Accession Number 03042340006
Health News Daily -- December 3, 1992
Volume 4, Issue 234

New Jersey expanding access through community rating, subsidized health plan; state replaces hospital surcharge with unemployment funds, payroll tax.

NEW JERSEY TURNS TO COMMUNITY **RATING** , SUBSIDIZED HEALTH **INSURANCE** in an effort to expand access to health care for the estimated 1 mil. state...

... Care Reform Act of 1992 was signed into law by Gov. James Florio (D) shortly **before** midnight.

Under the new law, private health **insurance** companies are obligated to provide coverage to all applicants, including individuals and small groups of less than 50 members. In addition, **insurers** will have to set a community **rate** for **coverage** and offer health **insurance** at one price for all enrollees regardless of age, occupation and other risk factors.

Private...

... cents in benefit payments for every dollar in premiums, restricting costs for administration, overhead and **profits** to no more than 25 cents per premium dollar. "Right now, health insurance companies spend...

... care, emergency room visits, hospitalization and prescription drugs. Premiums will be determined on a sliding **income** scale with limited copayments.

Scheduled to take effect on Jan. 1, 1994, the New Jersey...

... Alfred Wolin concluded that New Jersey's health care surcharge violates the federal Employee Retirement **Income** Security Act. Under his ruling, New Jersey was unable to impose the surcharge not only...

... health care, and hospitals are concerned that they will receive reduced reimbursements for treating indigent **patients** . The state legislature is **expected** to revisit the reform legislation as early as this month.

19/AA,AN,TI/1 (Item 1 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01841600 SUPPLIER NUMBER: 54771783
Do Minority Children and Families Feel the Need for More Diabetes
Education? (Abstract)

19/AA,AN,TI/2 (Item 2 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01793623 SUPPLIER NUMBER: 21165965
Covering "Hard-to-Place" Physicians. (underwriting risk for medical
malpractice)

19/AA,AN,TI/3 (Item 3 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01771829 SUPPLIER NUMBER: 20766971
Illuminating the 'black box': a description of 4454 patient visits to 138
family physicians.

19/AA,AN,TI/4 (Item 4 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01681760 SUPPLIER NUMBER: 18554263
Clinical experimentation: lessons from lung volume reduction surgery.

19/AA,AN,TI/5 (Item 5 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01619830 SUPPLIER NUMBER: 18339036
Which groups of patients benefit from helicopter evacuation?

19/AA,AN,TI/6 (Item 6 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01436869 SUPPLIER NUMBER: 15268431
Risk adjustment for a children's capitation rate. (Medicare and Medicaid
Managed Care: Issues and Evidence)

19/AA,AN,TI/7 (Item 7 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01419738 SUPPLIER NUMBER: 13688930
Dilemmas of disclosure to patients and colleagues when a therapist faces
life-threatening illness.

19/AA,AN,TI/8 (Item 8 from file: 149)
DIALOG(R) File 149:(c) 2004 The Gale Group. All rts. reserv.

01183409 SUPPLIER NUMBER: 07461491
Ethical perspectives on prospective payment. (Cost Containment, DRGs, and
The Ethics of Health Care)

19/AA,AN,TI/9 (Item 1 from file: 43)
DIALOG(R) File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00036613 F-D-C Accession Number 03120410001

Mentor, Inamed Saline Breast Implants Deemed Approvable By FDA Panel

19/AA,AN,TI/10 (Item 2 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00031920 F-D-C Accession Number 03101380002

Outpatient/home health prospective pay delays are necessary to ensure Year 2000 compliance, HCFA's DeParle tells House panel; legislators concerned about HHA impact.

19/AA,AN,TI/11 (Item 3 from file: 43)
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00026399 F-D-C Accession Number 03090160000

Increased Medicare cost-sharing recommended to Senate Budget Committee by economist Frech; panel members criticize Administration HMO, home health proposals.

19/AA,AN,TI/12 (Item 4 from file: 43)
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00026383 F-D-C Accession Number 03090150000

President's Medicare plan includes \$6 bil. in new benefit spending over five years, outpatient hospital PPS system with 20% co-pay by 2007.

19/AA,AN,TI/13 (Item 5 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00023130 F-D-C Accession Number 03080570004

New York plan to end hospital rate-setting would fund uncompensated care, other public health services with 9% hospital surcharge.

19/AA,AN,TI/14 (Item 6 from file: 43)
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00017745 F-D-C Accession Number 030602420001

Medicare managed care enrollees could see extra benefits such as drug, optical coverage under proposed adjusted community rate -- ProPAC analyst.

19/AA,AN,TI/15 (Item 7 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00012656 F-D-C Accession Number 03051930000

Rep. Cooper introduces "pure" managed competition legislation Oct. 6; bipartisan bill has 40 House cosponsors; Senate companion measure expected within two weeks.

19/AA,AN,TI/16 (Item 8 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00011537 F-D-C Accession Number 03051120001

Physicians should be rewarded for quality, not decreased volume, AMA proposal asserts; annual House of Delegates meeting begins June 13.

19/AA,AN,TI/17 (Item 9 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00009847 F-D-C Accession Number 03042340006

New Jersey expanding access through community rating, subsidized health plan; state replaces hospital surcharge with unemployment funds, payroll tax.

19/AA,AN,TI/18 (Item 10 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00008506 F-D-C Accession Number 03041240002

Regulation of drug pricing, pharmaceutical R&D should be considered by federal health policymakers, ProPAC staffers argue in Health Affairs study.

19/AA,AN,TI/19 (Item 11 from file: 43)
DIALOG(R)File 43:(c) 2004 F-D-C reports Inc. All rts. reserv.

00007399 F-D-C Accession Number 03040400007

Fertility lab accreditation should be conducted by private sector, College of American Pathologists argues at Feb. 27 House subcommittee hearing.

19/AA,AN,TI/20 (Item 1 from file: 444)
DIALOG(R)File 444:(c) 2004 Mass. Med. Soc. All rts. reserv.

00119489

The Association between For-Profit Hospital Ownership and Increased Medicare Spending (Special Article)

19/AA,AN,TI/21 (Item 1 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0172821

IRS Upgrades Actuarial Capabilities

19/AA,AN,TI/22 (Item 1 from file: 13)
DIALOG(R)File 13:(c) 2004 The Gale Group. All rts. reserv.

1089705 Supplier Number: 01597674

One Gift, Many Unhappy Returns: Donors, charities, tax preparers and plan promoters are all vulnerable if the IRS cracks down on charitable reverse split-dollar plans.

09677153

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L14 50 S L7(5A)L8
L15 70 S L1(P)L2
L16 0 S L14 AND L15
L17 0 S L8 AND L10

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 Harry Flam
The Journal of Economic Perspectives, Vol. 6, No. 4. (Autumn, 1992), pp. 7-30.
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Abstract: This study develops and tests a model to examine the determinants of the structure of payment systems for providers as a contract between the insurer and the provider and to explain the existence of a variety of payment systems in health insurance markets. This article characterizes payment systems in terms of financial risks and incentives for providers to control medical care costs. It is shown that the structure of payment systems and its distribution across markets for health maintenance organizations depend on the characteristics of consumers and providers in the market area. Consumer preference is reflected in the structure of payment systems because a rational consumer, who understands the effect of payment schemes on provider behavior, chooses the plan which adopts the provider compensation system yielding the combination of quality and premium he or she desires. Providers' ability and willingness to bear the burden of financial risks imposed by payment systems also affect the structure of payment systems in health insurance markets.
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